

Types of Qualified Medical Expenses that Health Savings Accounts (HSAs) Can Help Cover

When you, your spouse or qualified partner, or other dependents have qualified medical expenses not covered by your health care plan, you can withdraw from your HSA tax free to pay for them.¹

Qualified medical expenses may include:

- Acupuncture
- Ambulance
- Annual physical examination
- Artificial limb
- Artificial teeth
- Birth control pills, prescribed by a doctor
- Breast reconstruction surgery
- Chiropractor
- Contact lenses
- Cosmetic surgery, if deemed medical care
- Dental treatment
- Diagnostic devices
- Direct primary care arrangement fees incurred January 1, 2026 or later
- Drug addiction treatment
- Durable Medical Equipment (wheelchairs, crutches, etc.)
- Eligible long-term care insurance premiums
- Eye exam
- Eyeglasses
- Eye surgery
- Face masks
- Fertility enhancement
- Guide dog
- Hand sanitizer
- Hearing aids
- Hospital services
- Insulin
- Laboratory fees
- Lactation expenses
- Lead-based paint removal, subject to certain requirements
- Medical information plan fees
- Medications, both prescribed and over-the-counter
- Menstrual care products
- Nursing home
- Nursing services
- Optometrist
- Osteopath
- Oxygen
- Psychiatric care
- Psychologist appointments
- Radiology and imaging/scanning tests (X-ray, MRI, PET, CT, etc.)
- Sanitizing wipes
- Stop-smoking programs
- Sunscreen (SPF 15+ and broad-spectrum)
- Surgery
- Special education expenses that include tutoring for a child with learning disabilities caused by mental impairments (recommended by doctor)
- Therapy
- Transplants
- Vasectomy
- Vision correction surgery
- Weight-loss programs for treatment of a doctor-diagnosed disease (such as obesity, hypertension, or heart disease)

Only certain health insurance premiums are reimbursable by an HSA, including:

- COBRA coverage
- Coverage while receiving unemployment benefits
- If age 65 or older, coverage for Medicare Parts A, B, and D, and Medicare Advantage
- If age 65 or older, coverage for employer-sponsored health insurance, including the cost of retiree health insurance

Only qualified medical expenses incurred after an HSA is established² are eligible for payment or reimbursement from an HSA.

To learn more about how a health savings account works, view a short video, "How to Use Your HSA," at Fidelity.com/UseHSAvideo.

Questions? Call the American Airlines Service Center at Fidelity at 800-354-3412.



¹It is the HSA account holder's responsibility to determine whether a particular expense is a qualified medical expense.

²State law determines when an HSA is established, which may be based on when the HSA was opened and funded. See your tax professional for more information on the state tax implication of HSAs.

The information provided herein is general in nature and provides examples of eligible qualified medical expenses based on IRS Publications 502 and 969 and other IRS guidance. The examples are not all-inclusive and may be subject to change. It is not intended, nor should it be construed, as legal or tax advice. Because the administration of an HSA is a taxpayer responsibility, you are responsible for the tax consequences of distributions from your HSA and you may want to consult a tax professional if you need specific tax advice. You are also encouraged to review information in IRS Publications 502 and 969 online at www.irs.gov, or you can call the IRS, Forms and Publications, to request a copy of each at 800.829.3676.

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